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Report No: PAD3186

INTERNATIONAL DEVELOPMENT ASSOCIATION

PROJECT PAPER

ON A

PROPOSED ADDITIONAL CREDIT

IN THE AMOUNT OF EUR 89.1 MILLION  
(US\$100 MILLION EQUIVALENT)

TO THE

REPUBLIC OF COTE D'IVOIRE

FOR A

SOCIAL PROTECTION AND ECONOMIC INCLUSION PROJECT  
(Additional Financing to Productive Social Safety Net Project)

May 21, 2019

Social Protection and Labor Global Practice  
Africa Region

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## CURRENCY EQUIVALENTS

(Exchange Rate Effective April 30, 2019)

Currency Unit = Francs CFA (XOF; FCFA)

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XOF 583.785 = US\$1

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US\$1 = EUR 0.894850

## FISCAL YEAR

January 1 – December 31

## ABBREVIATIONS AND ACRONYMS

AF	Additional Financing
DA	Designated Account
FM	Financial Management
GDP	Gross Domestic Product
IFC	International Finance Corporation
IFR	Interim Financial Report
M&E	Monitoring and Evaluation
MESP	Ministry of Employment and Social Protection ( <i>Ministère de l'Emploi et de la Protection Sociale</i> )
MIS	Management Information System
MSCLCP	Ministry of Solidarity and Poverty Reduction ( <i>Ministère de la Solidarité, de la Cohésion Sociale et de la Lutte contre la Pauvreté</i> )
NSPS	National Social Protection Strategy
PDO	Project Development Objective
PIU	Project Implementation Unit
UGP	Project Implementation Unit ( <i>Unité de Gestion du Projet</i> )
WAEMU	West African Economic and Monetary Union

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**Côte d'Ivoire**

**Social Protection and Economic Inclusion Project (Productive Social Safety Net Additional Financing)**

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**BASIC INFORMATION – PARENT (CI- Productive Social Safety Net - P143332)**

Country	Product Line	Team Leader(s)		
Cote d'Ivoire	IBRD/IDA	Hebatalla Elgazzar		
Project ID	Financing Instrument	Resp CC	Req CC	Practice Area (Lead)
P143332	Investment Project Financing	GSP07 (9346)	AFCF2 (6551)	Social Protection & Jobs

Implementing Agency: Ministry of Employment and Social Protection

Is this a regionally tagged project?	
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Bank/IFC Collaboration

No

Approval Date	Closing Date	Original Environmental Assessment Category	Current EA Category
29-May-2015	30-Oct-2020	Not Required (C)	Not Required (C)

**Financing & Implementation Modalities**

<input type="checkbox"/> Multiphase Programmatic Approach [MPA]	<input type="checkbox"/> Contingent Emergency Response Component (CERC)
<input type="checkbox"/> Series of Projects (SOP)	<input type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Disbursement-Linked Indicators (DLIs)	<input type="checkbox"/> Small State(s)
<input type="checkbox"/> Financial Intermediaries (FI)	<input type="checkbox"/> Fragile within a Non-fragile Country
<input type="checkbox"/> Project-Based Guarantee	<input type="checkbox"/> Conflict
<input type="checkbox"/> Deferred Drawdown	<input type="checkbox"/> Responding to Natural or Man-made disaster
<input type="checkbox"/> Alternate Procurement Arrangements (APA)	

**Development Objective(s)**

The project development objective (PDO) is to provide cash transfers to poor households in selected regions and develop the foundations of a social safety net system.

**Ratings (from Parent ISR)**

	Implementation					Latest ISR
	19-Oct-2016	17-Apr-2017	02-Nov-2017	24-Jun-2018	15-Nov-2018	20-May-2019
Progress towards achievement of PDO	S	S	S	S	S	S
Overall Implementation Progress (IP)	S	S	S	S	S	S
Overall Safeguards Rating	—	—	—	—	—	—
Overall Risk	M	M	M	M	M	M

**BASIC INFORMATION – ADDITIONAL FINANCING (Social Protection and Economic Inclusion Project (Productive Social Safety Net Additional Financing) - P167623)**

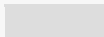

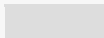
Project ID P167623	Project Name Social Protection and Economic Inclusion Project (Productive Social Safety Net Additional Financing)	Additional Financing Type Restructuring, Scale Up	Urgent Need or Capacity Constraints No
Financing instrument Investment Project Financing	Product line IBRD/IDA	Approval Date 09-Jul-2019	
Projected Date of Full Disbursement 23-Oct-2024	Bank/IFC Collaboration Yes	Joint Level Complementary or Interdependent project requiring active coordination	

Is this a regionally tagged project?	
No	

### Financing & Implementation Modalities

<input type="checkbox"/> Series of Projects (SOP)	<input type="checkbox"/> Fragile State(s)
<input type="checkbox"/> Disbursement-Linked Indicators (DLIs)	<input type="checkbox"/> Small State(s)
<input type="checkbox"/> Financial Intermediaries (FI)	<input type="checkbox"/> Fragile within a Non-fragile Country
<input type="checkbox"/> Project-Based Guarantee	<input type="checkbox"/> Conflict
<input type="checkbox"/> Deferred Drawdown	<input type="checkbox"/> Responding to Natural or Man-made disaster
<input type="checkbox"/> Alternate Procurement Arrangements (APA)	
<input type="checkbox"/> Contingent Emergency Response Component (CERC)	

### Disbursement Summary (from Parent ISR)

Source of Funds	Net Commitments	Total Disbursed	Remaining Balance	Disbursed	
IBRD					%
IDA	50.00	28.75	21.91		57 %
Grants					%

### PROJECT FINANCING DATA – ADDITIONAL FINANCING (Social Protection and Economic Inclusion Project (Productive Social Safety Net Additional Financing) - P167623)

#### FINANCING DATA (US\$, Millions)

#### SUMMARY (Total Financing)

	Current Financing	Proposed Additional Financing	Total Proposed Financing
<b>Total Project Cost</b>	50.00	100.00	150.00
<b>Total Financing</b>	50.00	100.00	150.00
<b>of which IBRD/IDA</b>	50.00	100.00	150.00

<b>Financing Gap</b>	0.00	0.00	0.00
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**DETAILS - Additional Financing**

**World Bank Group Financing**

International Development Association (IDA)	100.00
IDA Credit	100.00

**IDA Resources (in US\$, Millions)**

	Credit Amount	Grant Amount	Guarantee Amount	Total Amount
National PBA	100.00	0.00	0.00	100.00
<b>Total</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>100.00</b>

**COMPLIANCE**

**Policy**

Does the project depart from the CPF in content or in other significant respects?

Yes  No

Does the project require any other Policy waiver(s)?

Yes  No

**INSTITUTIONAL DATA**

**Practice Area (Lead)**

Social Protection & Jobs

**Contributing Practice Areas**

Finance, Competitiveness and Innovation  
 Jobs

**Climate Change and Disaster Screening**

This operation has been screened for short and long-term climate change and disaster risks

## Gender Tag

Does the project plan to undertake any of the following?

a. Analysis to identify Project-relevant gaps between males and females, especially in light of country gaps identified through SCD and CPF

Yes

b. Specific action(s) to address the gender gaps identified in (a) and/or to improve women or men's empowerment

Yes

c. Include Indicators in results framework to monitor outcomes from actions identified in (b)

Yes

## PROJECT TEAM

### Bank Staff

Name	Role	Specialization	Unit
Hebatalla Elgazzar	Team Leader (ADM Responsible)		GSP07
Solene Marie Paule Rougeaux	Team Leader	co-TTL	GSP07
Maurice Adoni	Procurement Specialist (ADM Responsible)		GGOPF
Jean Charles Amon Kra	Financial Management Specialist (ADM Responsible)		GGOAW
Abdoul Wahabi Seini	Social Specialist (ADM Responsible)		GSU01
Abdoulaye Gadiere	Environmental Specialist (ADM Responsible)		GENA2
Abdoulaye Toure	Team Member		GFA01
Christopher Boyd Tullis	Team Member		GDD11
Faly Diallo	Team Member		WFACS
Giulia Parzani	Team Member		GSP07
Iftikhar Mostafa	Peer Reviewer		GFAGE
Luc Christiaensen	Team Member		GPSJB
Lydie Anne Billey	Team Member		GSP07



Maiko Miyake	Peer Reviewer		GFCM1
Marc Jean Yves Lixi	Team Member		GDD11
Matthieu Louis Bonvoisin	Team Member		LEGAM
Meritxell Martinez	Team Member		CF3A6
Michel J. Welmond	Team Member	Program Leader	AFCF2
Oumou Coulibaly	Team Member		AFCF2
Patrick Premand	Team Member		GSP07
Penelope Jane Aske Williams	Team Member		GSP07
Phillippe George Pereira Guimaraes Leite	Peer Reviewer		GSP06
Raphaela Beatrice Karlen	Team Member	project focal point, SP&Jobs	GPSJB
Steffen Soulejman Janus	Team Member		GSUGL
Suleiman Namara	Peer Reviewer		SACBD
<b>Extended Team</b>			
<b>Name</b>	<b>Title</b>	<b>Organization</b>	<b>Location</b>

## I. BACKGROUND AND RATIONALE FOR ADDITIONAL FINANCING

### Background

1. This Project Paper proposes an Additional Financing (AF) in the amount of US\$100 million to the Republic of Côte d'Ivoire for the Social Protection and Economic Inclusion Project (AF to the Productive Social Safety Net Project, P143332).

2. **The AF is required to (a) expand coverage of the same activities under the parent project to new beneficiaries and (b) add new activities to support economic inclusion<sup>1</sup> comprehensively.** The AF will fill the gap in resources needed to contribute to the Government's plans for national scale-up. The project continues to be well aligned with the World Bank's Country Partnership Framework for Côte d'Ivoire<sup>2</sup>, focusing on accelerating poverty reduction and inclusive growth needed to support the Government's vision of becoming an emerging economy by 2020. The Country Partnership Framework calls for a strong emphasis on women's economic participation, which the project is supporting through cash transfers, mobile money accounts, and inclusion in markets through cooperative expansion.

3. **Summary of proposed changes under the AF.** The AF supports the next phase of the program, scaling up the existing productive social safety net program and addressing key constraints to jobs among the poorest households identified during the first phase. The AF will be accompanied by a restructuring of the project and an extension of the closing date by forty-eight months from October 30, 2020, to October 30, 2024. The AF would build upon results to date and introduce key changes to reflect the Government's vision to enhance jobs support as envisioned under the current project. Key changes include the following:

- (a) Revision of the Project Development Objective (PDO)
- (b) Expanded number of beneficiaries, from 50,000 to 125,000
- (c) Addition of activities under Subcomponent 1.2 on economic inclusion
- (d) Revision of selected results indicators and targets in the Results Framework
- (e) Revision of the implementation arrangements, introducing joint oversight and implementation of the project between the Ministry of Employment and Social Protection (*Ministère de l'Emploi et de la Protection Sociale* [MESP]) and the newly created Ministry of Solidarity and Poverty Reduction (*Ministère de la Solidarité, de la Cohésion Sociale et de la Lutte contre la Pauvreté* [MSCLCP]).

4. **PDO.** The revised PDO is "to improve access to cash transfers and earnings opportunities among poor households and develop a social protection delivery system." The parent project's PDO is "to provide

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<sup>1</sup> In this project, 'economic inclusion' refers to activities that boost labor productivity, earnings, and the active participation of poor and vulnerable households in economic markets.

<sup>2</sup> World Bank (2015). Cote d'Ivoire - Country partnership framework for the period FY2016-FY2019. Report No. 96515-CI. Washington, DC: World Bank Group.

cash transfers to poor households in selected regions and develop the foundations of a social safety net system.” The revised PDO strengthens the description to reflect economic inclusion and service delivery activities under the AF.

5. **Under the AF, PDO-level results include the following:**

- (a) Beneficiaries of Safety Nets programs (Number) (Corporate Results Indicator, Number)
- (b) Designated recipients of Safety Nets programs - Female (Number)
- (c) Number of beneficiary households of cash transfers, Total (Number)
- (d) Number of beneficiary households of cash transfers, of which headed by female (Number)
- (e) Share of households reporting an increase in earnings (Percentage)
- (f) Share of households reporting an increase in earnings, represented by a female (Percentage)

6. **Project performance to date.** The project has consistently been rated as ‘Satisfactory’ since project approval in May 2015. Government ownership is high, with the project overseen by a Steering Committee presided over by the Prime Minister’s Office. Despite a slow start during the first year due to implementation capacity building and delays in national household survey data needed for targeting, implementation has progressed steadily. Of the US\$50 million approved for the parent project in 2015, US\$28.75 million (57 percent) has been disbursed as of April 20, 2019. The disbursement rate has continued to accelerate since approval, having doubled since the mid-term review held during May 2018, when the project had disbursed US\$12.11 million (24 percent) as of May 31, 2018. Disbursement is expected to reach 100 percent by July 2020; this is updated from the parent Project Appraisal Document (PAD), which shows August 2019. The project is fully staffed by a Project Implementation Unit (PIU) whose performance has been satisfactory, as evaluated most recently during the project’s mid-term review in May 2018. Fiduciary performance has been consistently rated as ‘Satisfactory’. The project has consistently delivered financial audits on time. Political, technical, and macroeconomic risks at the start of project implementation remain unchanged. Social and environmental safeguards, rated as C, remain unchanged. No changes to fiduciary or regional implementation arrangements are expected under the AF, while strategic oversight will be shared under the AF between MESP and the MSCLCP, described in detail under Implementation Arrangements later in this Project Paper. The project is not expected to trigger any climate change- or disaster-related risks.

7. **Key project results to date.** The parent project,<sup>3</sup> approved in May 2015, has been supporting the Government’s efforts in developing a new productive social safety net national program, including livelihoods support and tools for supporting social protection service delivery as a system. Specifically, key results are the following:

- (a) **Rollout of Côte d’Ivoire’s first national cash transfer and livelihoods program covering 50,000 households to date.** Since project effectiveness in October 2016, 50,000 beneficiary

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<sup>3</sup> World Bank.2015. *Project Appraisal Document for Côte d’Ivoire Productive Social Safety Net Project*. Washington, DC: World Bank.

households (approximately 600,000 individuals) have been receiving targeted cash transfers as of March 2018, exceeding the original target of 35,000 households, and reaching three percent of the poor. The project has also supported a new mobile money account platform for delivering cash transfers and economic inclusion activities to boost earnings among beneficiaries, largely subsistence farmers.

- (b) **Developing social protection service delivery tools.** To date, the social registry houses socioeconomic information on 164,000 households (800,000 individuals, or three percent of the national population) located in 16 regions in the Northern, Western, and Central zones across a total of over 882 villages, coordinated with the national pension funds and universal health insurance program. The project has also developed a targeting methodology based on proxy-means testing and local community validation, which has been adopted and implemented as part of the national universal health insurance program for the poor. An inter-ministerial technical working group has been working since September 2018 to develop an institutional and operational framework for applying the delivery system, comprising the social registry and targeting methodology to date, to other social protection and labor programs. The project has expanded coverage of local service delivery by increasing the number of community agents and social workers, who are responsible for delivering support to beneficiaries. The project has an identification system in place, which will be enhanced through coordination with the forthcoming biometric identification system supported by the IDA-financed regional West Africa Unique Identification for Regional Integration and Inclusion (WURI) Operation<sup>4</sup> and the National Identification Office. The project's services are delivered through a network of central, regional, and local community agents under the oversight of the MESP.
- (c) **Social, human capital, and gender impacts.** The social, human capital, and gender impacts of the project have been high, expanding coverage for targeted social transfers to the poorest households from less than 1 percent to 3 percent of the population in three years, facilitating expenditure on school education and health care among beneficiaries. Households report having used cash transfers to invest in livelihoods (an average of 17 percent of the last total transfer amount within the prior three months), food (25 percent), school fees (20 percent), health care (13 percent), national identification documents (1 percent), and savings (2 percent)<sup>5</sup>. The gender and financial inclusion impacts have also been high: 51 percent of all individual beneficiaries (all household beneficiary members) are female. Around 23 percent of all designated mobile money account holders per household (cash transfer recipients) are female, although only 14 percent of all households are headed by a female, showing an important trend in improving women's economic empowerment. In terms of financial inclusion, the project has increased beneficiaries' capacity to use mobile

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<sup>4</sup>World Bank. 2019). *Project Appraisal Document: West Africa Unique Identification for Regional Integration and Inclusion (WURI) Program (including Côte d'Ivoire)*, P161329. Washington, DC: World Bank.

<sup>5</sup> In comparison, 2015 national poverty data show that poor households tended to spend on average only 3.5 percent on education, 2.8 percent on health, and negligible amounts on productive activities or savings. Six percent of beneficiary groups (formed by beneficiaries themselves without any explicit program interventions) are savings groups, reflecting beneficiary's interest in financial risk pooling strategies.

money accounts, from 40 percent of all heads of households having been able to independently use the technology, to 98 percent.

### Rationale for Additional Financing

8. **Côte d'Ivoire's improving economic context offers new opportunities to accelerate poverty reduction.** As the world's top exporter of cocoa, raw cashews, an exporter of oil,<sup>6</sup> and with a growing manufacturing sector, the country is the largest economy in the West African Economic and Monetary Union (WAEMU). Since the end of conflict in 2011, growth has been increasing. From 2012 to 2017, growth averaged approximately 9 percent and converged to 7.7 percent in 2017, higher than almost all WAEMU comparators as well as Ghana, Sri Lanka, and Ethiopia.<sup>7</sup> About 40 percent of growth has been driven by investment through government spending, followed by services, agriculture, trade, transport, construction, banking, and the digital economy.<sup>8</sup> However, the benefits of growth are yet to reach vast swathes of rural, peri-urban, and remote populations outside of Côte d'Ivoire's capital, Yamoussoukro, and the main cities such as Abidjan, Bouaké, and San Pedro. Among its population of 24 million as of 2017, poverty has decreased from 51 percent in 2011 to 46 percent in 2015, using the national poverty line of FCFA 750 per day (approximately US\$1.30)**Error! Bookmark not defined.** Gross national income (GNI) hovers at US\$1,489 as of 2015. Poverty reaches over 70 percent in rural regions, although poverty continues to gradually decline (Figure 1).<sup>9</sup>

9. **To boost inclusive growth, the Government's vision is to increase pro-poor spending and coverage of social protection and labor programs.** The Government's vision is enshrined in its National Social Protection Strategy [(NSPS), 2016–2020], National Employment Plan [(NEP) 2016–2020], and the recently launched inter-sectoral Governmental Social Program/PSGOUV (2019–2020).<sup>10</sup> Social protection and labor (SPL) spending as of 2016 included contributory pensions schemes at 1.56 percent of gross domestic product (GDP) (of which 57 percent was spent on public sector pensions and 43 percent on private sector pensions), non-contributory social assistance at 0.02 percent, and active labor market programs at 0.06 percent.<sup>11</sup> Targeted pro-poor spending has increased under this project, doubling from 0.02 to 0.04 percent between 2016 and 2018. Moving forward, developing an integrated risk management

<sup>6</sup> While Côte d'Ivoire exports crude oil and refined oil products, it imports crude oil for domestic production.

<sup>7</sup> World Bank Group Concept Note for Côte d'Ivoire Country Private Sector Diagnostic, February 2019.

World Bank. 2019. *Cote d'Ivoire Economic Update*. Washington, DC: World Bank Group.

<sup>8</sup> National Institute of Statistics (*Institut National de Statistique*), *Centrale des Bilans*.

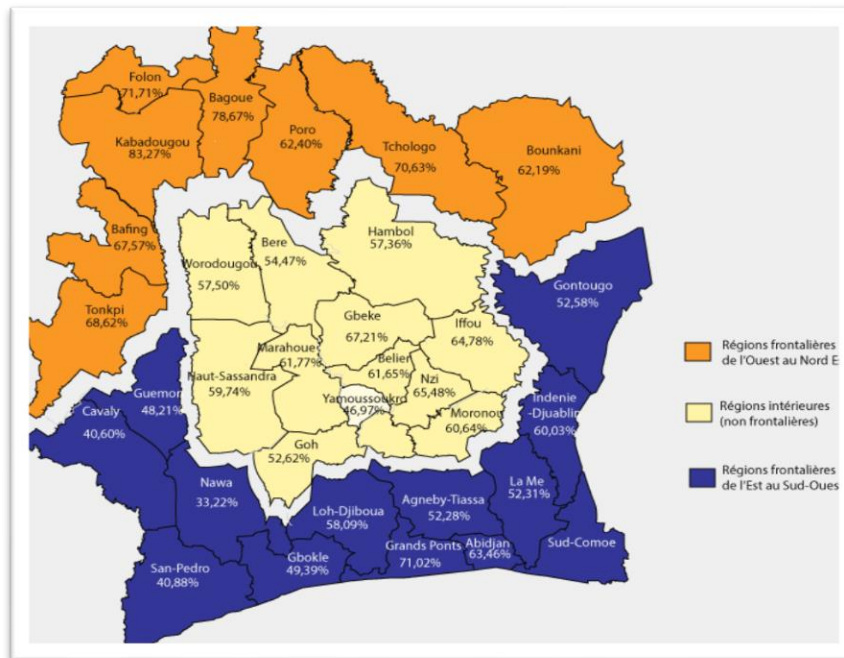
<sup>9</sup> Based on national poverty line, which measures relative poverty. As of 2015, the national poverty line is FCFA 269,075 per capita per year. *Source*: Institut National de Statistique. 2015. *Enquête sur le niveau de vie des ménages en Côte d'Ivoire: Profil de pauvreté*. République de Côte d'Ivoire.

<sup>10</sup> République de la Côte d'Ivoire, *Communiqué du Conseil des Ministres du mercredi 09 janvier 2019 sur la stratégie de la mise en œuvre du Programme Social du Gouvernement* (PSGOUV 2019–2020). The PSGOUV identifies pro-poor, social program spending priorities across sectors for the 2019 and 2020 budget cycle. The PSGOUV priorities include accelerating coverage expansion of the productive social safety net program under implementation, promoting economic inclusion among youth and females, expanding social tariffs for electricity (subsidies) for the poor, expanding access to potable water in rural regions, and expanding social housing benefits.

<sup>11</sup> World Bank. Forthcoming. *Côte d'Ivoire: Public Expenditure Review for Social Protection and Labor Programs Part 1: Financing and Institutional Overview*.

system through a unified policy framework seeks to harmonize benefit levels (transfers) under a new vision for improving social security coverage and labor productivity.<sup>12</sup>

**Figure 1. Poverty Rate by Region, 2015**



Source: Institut National de Statistique and World Bank staff, using the 2015 Household Living Standards and Budget Survey.

10. An important aspect of the Government’s vision is boosting earnings among the poor, supported by the project’s underlying theory of change for shared prosperity based on targeting and connecting the poor to prerequisite services.<sup>13</sup> In the absence of specific interventions for the poor, redistribution alone will be insufficient for connecting households to better jobs and inclusive growth. Based on the World Development Report on Jobs,<sup>14</sup> policies and programs are needed that focus on three levels: macroeconomic (including fiscal, growth, and infrastructure); labor; and interventions to better connect the first two levels to vulnerable excluded groups. This project supports a multifaceted approach to connecting the poor to prerequisite services as a gateway to eligibility for further market activities, including creditworthiness and market involvement. The choice of interventions is based on beneficiary constraints to earnings identified through survey data which can be addressed within the project’s scope. These include increasing the visibility of the poorest households through identification and mobile money accounts, equipping them with a basic level of financial and technical capacity, and initiating intermediation with market actors involved in growth strategies.

<sup>12</sup> World Bank. Forthcoming. Côte d’Ivoire: Public Expenditure Review for Social Protection and Labor Programs Part 2: Improving Risk Management Systems - Policy Options and Implementation Issues.

<sup>13</sup> World Bank. 2018. Growth for the Bottom 40 Percent: The World Bank Group’s Support for Shared Prosperity. Independent Evaluation Group. Washington, DC: World Bank Group.

<sup>14</sup> World Bank. 2013. World Development Report: Jobs. Washington, DC: World Bank Group.

11. **With overall unemployment at less than 3 percent, most poor households targeted by the project are working but not earning enough to break out of poverty.**<sup>15</sup> Weak inclusion in high value-added value chains and a lack of market knowledge<sup>16</sup> help explain low earnings and productivity among the informal sector, standing at approximately 90 percent of the active labor force.<sup>17</sup> Women are disproportionately affected, given their higher illiteracy and lower rates of remunerated work.<sup>18</sup> Under the parent project, over 90 percent of all beneficiaries under the parent project are subsistence farmers primarily cultivating rice, maize, cashew, cotton, ground nuts, yams, and cocoa, which varies across regions. Approximately 20 percent of all beneficiaries have formed local community groups, of which the majority (62 percent) focus on agricultural activities and 6 percent focus on mutual savings.

12. **Specifically, the project addresses two key constraints to earnings as reported by households: weak financial inclusion and weak access to market.**<sup>19</sup>

- (a) **First, 78 percent of poor households in target regions attribute weak earnings to a lack of financial capital**<sup>20</sup>. Sixty-two percent of households lack the prerequisite guarantees needed to take out loans. As a result, non-reimbursable cash gifts are cited as the second-most important determinant of household earnings, following access to equipment (reported by 33 and 70 percent of households, respectively). Likewise, financial literacy is low, as only 48 percent of all beneficiary heads of households had used a mobile money account prior to the project (39 percent among females versus 49 percent among males).
- (b) **Second, fostering access to markets can boost earnings and livelihoods diversification.** Beneficiary households in Côte d'Ivoire are highly dependent on agriculture alone, at 75 percent, compared to 13 percent who combine agriculture with petty trade and 15 percent with livestock. A lack of access to markets is borne out among 86 percent of households, in terms of a lack of access to networks with equipment and materials to transform, commercialize, and distribute products (70 percent); labor (10 percent); and customers (6 percent).

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<sup>15</sup> World Bank. 2017. *Côte d'Ivoire Jobs Diagnostic: Employment, Productivity, and Inclusion for Poverty Reduction*. Washington, DC: World Bank. Overall, with unemployment at less than 3 percent and poverty at 46 percent, most people are working but not earning enough to break out of poverty. Of the total employed population, only 5 percent are employed in formal, wage jobs; 15 percent in informal wage jobs; 30 percent in non-agricultural self-employment; and 50 percent in agricultural self-employment, with the latter two categories largely informal.

<sup>16</sup> Campos, F, M. Frese, M. Goldstein, et al. 2018. « Personal Initiative Training Leads to Remarkable Growth of Women-Owned Small Businesses in Togo.” Gender Innovation Lab Policy Brief No. 22, World Bank, Washington, DC.

<sup>17</sup> World Bank. 2017. *Côte d'Ivoire Jobs Diagnostic: Employment, Productivity, and Inclusion for Poverty Reduction*. Washington, DC: World Bank.

<sup>18</sup> Eighty percent of all female beneficiary heads of households have no formal education, compared to 75 percent among males (80 percent overall). Eighty percent of females are self-employed, compared to 95 percent among men, and ‘other’ services (unpaid homecare or domicile services) account for 11 percent of women’s work compared to 2 percent among men.

<sup>19</sup> World Bank. 2016. *Results Note: Livelihoods Constraints Assessment in Three Target Regions, Productive Social Safety Net Operation*. World Bank and Innovations for Poverty Action (IPA).  
PIU, Productive Social Safety Net Operation. 2018. *Results Summary: Payment and Livelihoods Survey among First 35,000 Households*.

<sup>20</sup> World Bank. 2016. *Results Note: Livelihoods Constraints Assessment in Three Target Regions, Productive Social Safety Net Operation*. World Bank and Innovations for Poverty Action (IPA).

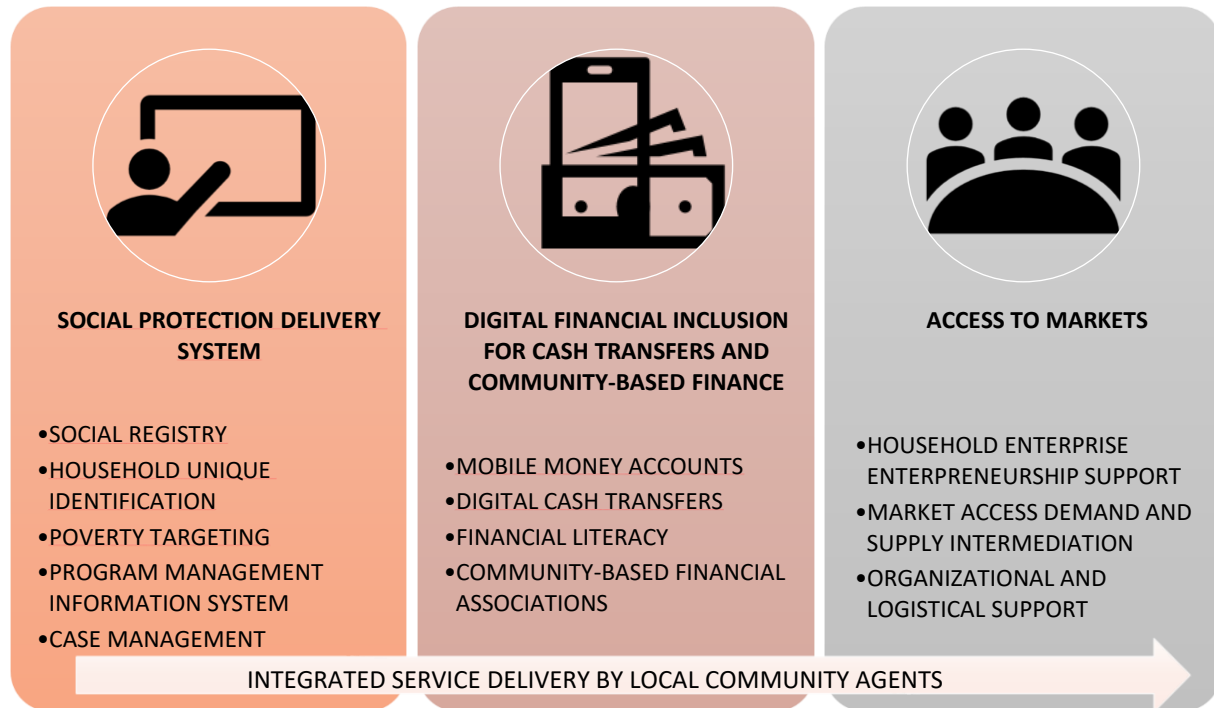
13. **To respond to these challenges, the AF supports expanding the project’s social protection and economic inclusion support in coordination with other governmental and donor programs (Figure 2).** Broader human capital, economic, and infrastructure constraints remain outside the scope, mandate, and implementation capacity of this project. The project is coordinated with ongoing World Bank and donor engagement targeting these constraints, such as information and communication technology, biometric identification systems and services, digital finance, private sector, agricultural value chains, youth employment and skills, women’s empowerment (skills and health), universal health insurance coverage, and basic education development.<sup>21</sup> The parent project is also supporting a pilot technical assistance project on economic inclusion in value chains,<sup>22</sup> focusing on demand- and supply-side coordination using the rice sector as a pilot and providing important lessons learned for the AF.

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<sup>21</sup> See: IFC (International Finance Corporation)-World Bank. 2018. *Granting Access: Leveraging Social Payments to Expand Digital Financial Inclusion in Côte d’Ivoire*. Field Note No. 11, Washington, DC: World Bank Group.  
World Bank. 2019. *Project Appraisal Document: West Africa Unique Identification for Regional Integration and Inclusion (WURI Program (including Côte d’Ivoire), P161329*. Washington, DC: World Bank.  
IFC-World Bank. 2019. *Do Agent Networks Help to Boost Savings? Effects on Institutional Deposit Mobilization and Customer Saving Behaviour*. Washington, DC: World Bank Group.  
IFC-World Bank. 2018. *Women and Digital Financial Services in Sub-Saharan Africa: Understanding the Challenges and Harnessing the Opportunities*. Field Note 10, Washington, DC: World Bank Group.  
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World Bank. 2013. *Japan Social Fund for Development Project Proposal: Social Inclusion and Improvement of Livelihoods of Youth, Vulnerable Women and Handicapped in Post Conflict Western Cote d’Ivoire, P145750*.  
<sup>22</sup> World Bank. 2018. *Jobs Group Technical Assistance Concept Note - Côte d’Ivoire Economic Inclusion into Value Chains, P163814*. Washington, DC: World Bank Group.



**Figure 2. Integrated Social Protection and Economic Inclusion Program Framework**



Source: World Bank staff and PSSN PIU.

## II. DESCRIPTION OF ADDITIONAL FINANCING

**Component 1: Digital Cash Transfer “Plus” Economic Inclusion Program - US\$93 million, equivalent to EUR 83.2 million (updated from parent project, “Cash Transfer “Plus” Program targeted to poor households”)**

***Subcomponent 1.1: Digital Cash Transfers Targeted to Poor Households - US\$63 million (updated financing amount)***

14. **The AF supports the same activities for this subcomponent as under the parent project, with the following changes:**

- (a) Gradually expanding beneficiary coverage from 50,000 to 125,000 households
- (b) Gradually expanding geographic coverage to national coverage, primarily adding new regions not currently covered by the parent project, that is, from North, North Central, and West (parent project) into South and South Central, and from rural (parent project) into both rural and urban areas

15. **As under the parent project, this subcomponent finances the unconditional cash transfers, consultant services, and fees by mobile money operators, described in detail in the original PAD (refer to footnote 3). Activities include the following:**

- (a) **Cash transfers.** The amount of each cash transfer remains FCFA 36,000 (US\$72)<sup>23</sup> per quarter per household. In addition to 15,000 households carried over from the parent project expected to receive their final year of transfers (four quarterly transfers), the AF will add 75,000 new households.
- (b) **Eligibility criteria and targeting.** Eligibility criteria<sup>24</sup> cover poor households that fall below the poverty line and have children ages 15 years or younger (including households with pregnant women). The targeting methodology comprises proxy-means testing (PMT) to identify households that fall below the poverty line in the household social registry, ranking, and verification through community validation. Under the parent project, targeting performance was high; false inclusion and exclusion rates are very low, at only 2 percent and 3 percent, respectively.
- (c) **Payment service provision through digital financial technology.**<sup>25</sup> The AF will continue delivering cash transfers through mobile money accounts. Under the AF, the protocol to identify the mobile money account holder per household (based on literacy and mobile phone experience) will continue to be applied and revised as needed to continue to increase women's representation.
- (d) **Duration of benefits.** The duration remains three years.
- (e) **Registration, identification and enrollment.** The project will continue to coordinate with the regional unique biometric identification system under development (refer to footnote 4).
- (f) **Beneficiary case management and human capital accompanying measures.** Social workers and community agents continue to support registration, train households on the use of mobile money accounts, provide referrals to support human capital needs in terms of nutrition and maternal health, and monitor participation in project activities. The AF will develop a cash transfer transition process including pre-exit beneficiary counseling on economic activities and post-exit follow-up and monitoring.

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<sup>23</sup> This transfer amount is the equivalent of approximately 15 percent of consumption of average poor households and 21 percent of consumption of extreme poor households (or 14 percent and 20 percent, respectively, considering the increase in the poverty line of 11.6 percent between 2008 and 2015). The cash transfer amount may be marginally adjusted for inflation if needed over the course of the AF.

<sup>24</sup> Households with extenuating circumstances may be considered on a case-by-case basis, such as particularly poor heads of households who do not have young children or have disabilities. Approximately 6 percent of all households in the project's social registry fall in this category and do not receive cash transfers.

<sup>25</sup> Under the AF and with technical assistance from the IFC, the project aims to develop a competitive process for including more than one payment service provider, where possible. Quality improvement will focus on areas such as payment reconciliation (that is, reporting arrangements and quality assurance regarding payments credited to beneficiary accounts versus withdrawn), coordinating with other government agencies involved in e-government-to-person payments, notably the two national pension funds and tax administration.

***Subcomponent 1.2: Economic Inclusion Platform - US\$30 million (updated from parent project, “Accompanying Measures to Support Investments in Human Capital and Livelihoods”)***

16. **This subcomponent supports the same activities as those under the parent project, with the following changes:**

- (a) Gradually expanding beneficiary coverage from 15,000 to 90,000 households
- (b) Gradually adding economic inclusion activities beyond livelihoods training<sup>26</sup>

17. **The subcomponent finances a package of in-kind consultant services and lump-sum cash transfers to support livelihoods activities for cash transfer beneficiaries.** This subcomponent is designed to be selective, taking into account the project’s scale, implementation capacity, and mandate. This subcomponent does not target specific beneficiaries or value chains ex ante but will be offered as a modestly budgeted package to all beneficiaries. This approach will allow the project team to gain learning needed to refine the design before future scale-up after the closing date and maintain equity at this early stage of the economic inclusion platform (EIP).

18. **Implementation will be carried out by the project’s local community agents, trained and supervised by specialized agency(ies) contracted by the project.**<sup>27</sup> Given the time needed to determine beneficiary needs during the parent project, this subcomponent includes the last 15,000 households under the parent project enrolled in December 2018 and all beneficiaries to be added under the AF (75,000), for a total of 90,000 households. To foster inter-ministerial cooperation for scalable, fiscally sustainable models, the EIP will be implemented by trained local community agents hired under the project and supported by regional development partner agencies, as follows:

- (a) Up to six contracts with partner agencies are expected to be financed to cover the six major geographic zones, including contracts with non-governmental organizations and responsible ministries.
- (b) Financing will be based on basic performance-based contracts, leveraging the experience of such contracts under the parent project with mobile money operators and the national statistics office.
- (c) Remuneration will be based on timely and adequate delivery of a package of services and activities, as shown below.

19. **Package of services will be implemented in a coordinated way.** The implementation of activities under this subcomponent will be sequenced across three years in parallel to Subcomponent 1.1 as follows (specified in detail in the Project Operational Manual and execution plan):

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<sup>26</sup> Support to human capital has been moved under beneficiary case management to reflect the Government’s emphasis on economic inclusion under this project, given other, IDA-financed operations in Côte d’Ivoire which support human capital more comprehensively.

<sup>27</sup> Implementation details, roles, and responsibilities between the PIU, development agencies, and local community agents found in the Project Operational Manual.

*Enhancing Digital Financial Capacity and Risk Management (first year until end of second year)*

- (a) **Digital financial literacy and risk management mechanisms.** Counseling and follow-up technical services to support mobile money usage, budget management, individual savings, and social risk management mechanisms.
- (b) **Digital adult competencies training.** Basic training by local community agents to beneficiaries for improving basic adult literacy skills (reading, writing, and arithmetic) using mobile phones and tablets. This activity will be rolled out gradually and will be tailored to the beneficiary needs, implementation arrangements, geographic and beneficiary targeting approach, and governance structure. This work will build upon prior experience led by the Ministry of Education, Department of Adult Literacy, and development partners, notably United Nations Educational, Scientific, and Cultural Organization (UNESCO).<sup>28</sup>
- (c) **Digital lump-sum cash transfer.** Delivering mobile money lump-sum cash transfers to all beneficiary households, to support savings, investment, and market access supported under the project. The amount of the lump-sum cash transfers will be set at the equivalent of approximately two quarterly cash transfers, or FCFA 72,000 per beneficiary household, equivalent to approximately US\$130, which is in line with comparable programs, such as those in Uganda, Nicaragua,<sup>29</sup> Sri Lanka,<sup>30</sup> and elsewhere. Beneficiaries will receive regular monthly follow-up visits for approximately 12 months after delivery of lump-sum cash transfers for advice and monitoring to maximize the value of the lump sums.
- (d) **Community savings and loans associations technical services.** Training and follow-up counseling developing local risk-pooling mechanisms and fostering community-based finance for economic activities through community savings and loans associations (CSLAs). Implementation will be conducted by trained community agents under the project and beneficiary representatives to foster peer effects. This work will also build upon recent models tested in Côte d'Ivoire<sup>31</sup> and innovative, digital and behavioral approaches.

*Facilitating Access to Markets (start of second year until end of third year)*

- (a) **Household enterprise and cooperative entrepreneurship counseling.** Counseling and twinning with more established household enterprises and cooperatives from other villages to improve beneficiary skills for managing household enterprise investments, planning, diversification, and innovation tailored to market demand

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<sup>28</sup> A prior pilot activity by the Ministry of Education, Department of Adult Literacy, and UNESCO provided literacy support using mobile phones and tablets among illiterate, poorer female traders in Port Bouet and Yopougon wholesale markets during 2016–2018.

<sup>29</sup> Macours, K., P. Premand, et al. 2012. "Transfers, Diversification and Household Risk Strategies: Experimental Evidence with Implications for Climate Change Adaptation." Policy Research Working Paper Series, World Bank Washington, DC.

<sup>30</sup> De Mel, S., D. McKenzie, and C. Woodruff. 2012. "One-Time Transfers of Cash or Capital Have Long-Lasting Effects on Microenterprises in Sri Lanka." *Science* 335 (6071): 962–966.

<sup>31</sup> World Bank. 2013. *Japan Social Fund for Development Project Proposal: Social Inclusion and Improvement of Livelihoods of Youth, Vulnerable Women and Handicapped in Post Conflict Western Côte d'Ivoire*, P145750.

- (b) **Facilitation, intermediation and logistical services with regional market actors.** Technical assistance to improve demand and supply side coordination, including organizational, intermediation and logistical support to connect beneficiary groups to regional market actors in value chains (larger cooperatives, regional agencies responsible for market coordination, wholesale markets, and buyers), including leveraging telecommunications, transport and mobile technology for improving access to transformation, commercialization, and distribution services and market pricing and seasonality information.

**Component 2: Developing the Social Protection Delivery System - US\$4 million, equivalent to EUR 3.6 million (updated from parent project, “Developing the Foundations of a Social Safety Net System”)**

20. **This component supports the same activities as under the parent project, financing consultants, and goods and services, with the following changes:**

- (a) **Additional social registry information system support.** Institutionalization through policy, organizational, and operational development of the social registry to support additional households and links to other social programs, namely the universal health coverage program and social protection and social security coverage for the informal sector
- (b) **Additional regional MESP service delivery support.** Development of framework to consolidate and improve services delivered under the project by regional MESP offices, social workers, and community agents, including defining roles and responsibilities with legal, policy, capacity-building, and logistical assistance to strengthen beneficiary case management for digital cash transfers, economic inclusion, and universal health coverage.

**Component 3: Project Management, Monitoring and Evaluation - US\$3 million, equivalent to EUR 2.7 million (same as parent project)**

21. **This component supports the same activities as under the parent project, financing consultants, and goods and services.** This component will continue to support project operational and fiduciary management, as well as monitoring and evaluation (M&E) of project activities, intermediate results, and final results.

22. **Monitoring and evaluation.** The project’s existing M&E system under the parent project will continue to be used under the AF. Information is collected in real time through local community agents using mobile phones and tablets. An impact evaluation will seek to answer key questions on the long-term impact of digital financial inclusion and the complementarity of cash transfers with improved access to markets systems. Information is captured in the program’s information system and routinely analyzed by the PIU, including preparation of standardized reports. Regular process evaluations will be conducted to monitor and evaluate implementation and operational aspects of the projects.

23. **Local community participation and grievance redress mechanism (GRM).** Building on the existing GRM under the project since 2016, citizen feedback and grievances related to economic inclusion will be routinely collected and monitored through a network of state and non-state actors at the central and local level. This mechanism will also contribute to enhancing communication and understanding of the project and hence increase transparency.

24. **Results Framework.** The revised Results Framework reflects the change in component activities, in line with the revised PDO (table 1).

**Table 1. Results Framework and Proposed Changes under AF**

Status of Indicator	Indicator Name	Original Target	AF Target	End Target (parent Project + AF)
Revised	Beneficiaries of Safety Nets programs (number) (CRI, Number)	210,000.00	540,000.00	750,000.00
Revised	Designated recipients of Safety Nets programs - Female (Number)	n/a	37,500.00	37,500.00
Revised	Number of beneficiary households of cash transfers, Total (Number)	35,000.00	90,000.00	125,000.00
New	Number of beneficiary households of cash transfers, of which headed by female (Number)	n/a	37,500.00	37,500.00
New	Share of households reporting an increase in earnings (Percentage)	n/a	70.00	70.00
New	Share of households reporting an increase in earnings (female) (Percentage)	n/a	65.00	65.00
Revised	Number of households registered in social registry (Number)	105,000.00	207,500.00	312,500.00
New	Share of payments using the project's digital payment delivery system that are made on time, as specified in PIM (Percentage)	n/a	90.00	90.00
Dropped	Share of cash transfer beneficiaries receiving payments in a timely manner according to frequency specified in the PIM (Percentage)	85.00	n/a	n/a
Revised	Number of beneficiary households participating in economic inclusion activities (Number)	n/a	90,000.00	90,000.00
Revised	Share of female beneficiaries participating in economic inclusion activities (female) (Percentage)	n/a	30.00	30.00
Revised	Digital cash transfer payment system developed, including quality assurance (QA) (Text)	Validated, adopted and quality assurance in place.	Fully operational protocol in place.	Fully operational protocol in place.
Revised	Social registry developed, including Quality Assurance (QA) (Text)	Validated, adopted and quality assurance in place.	Fully operational protocol in place.	Fully operational protocol in place.
Revised	Targeting system for the cash transfer program developed, including Quality Assurance (QA) (Text)	Validated, adopted and quality assurance in place.	Fully operational protocol in place.	Fully operational protocol in place.

Status of Indicator	Indicator Name	Original Target	AF Target	End Target (parent Project + AF)
Revised	Communication platform and grievance redress mechanism designed and implemented, including quality assurance (QA) spot checks (Text)	Validated, adopted and quality assurance in place.	Fully operational protocol in place.	Fully operational protocol in place.
New	GRM receiving and responding to complaints within the timeframe specified in the PIM (Percentage)	n/a	95.00	95.00
Revised	Management information system (MIS) developed, including quality assurance (QA) (Text)	Validated, adopted and quality assurance in place.	Fully operational protocol in place.	Fully operational protocol in place.
No change	Project financial audits and monitoring and evaluation (M&E) reports are disclosed on time (Yes/No)	Yes	Yes	Yes
No change	Impact evaluation survey data collection completed (Text)	Impact evaluation report completed	Impact evaluation report completed	Impact evaluation report completed

25. **Project costs.** The AF project costs reflect an increase in IDA financing (table 2). No change in the type of expenditure categories is proposed under the AF.

**Table 2. Project Costing and Proposed Changes under AF**

Current Component Name	Proposed Component Name under AF	Current Cost (US\$, millions)	Proposed AF (US\$, millions)	Revised Cost (US\$, millions)
Component 1: Cash Transfer “Plus” Program targeted to poor households	Component 1: Digital Cash Transfer “Plus” Economic Inclusion Program	38	93	131
<i>Subcomponent 1.1: Cash Transfers Targeted to Poor Households</i>	<i>Subcomponent 1.1: Digital Cash Transfers Targeted to Poor Households</i>	33	63	96
<i>Subcomponent 1.2: Accompanying Measures to Support Investments in Human Capital and Livelihoods</i>	<i>Subcomponent 1.2: Economic Inclusion Platform</i>	5	30	35
Component 2: Developing the Foundations of a Social Safety Net System	Component 2: Developing the Social Protection Delivery System	8	4	12
Component 3: Project management, monitoring and evaluation	Component 3: Project management, monitoring and evaluation	4	3	7
<b>Total IDA:</b>		50	100	150

Current Component Name	Proposed Component Name under AF	Current Cost (US\$, millions)	Proposed AF (US\$, millions)	Revised Cost (US\$, millions)
<b>Total Government:</b>		5	15 <sup>a</sup>	20 <sup>a</sup>

Source: World Bank staff and PSSN PIU.

Note: a. Indicative.

26. **Implementation arrangements.** The MESP has been successfully implementing the project since 2015, building on the NSPS and the NEP under its leadership. The project will continue to be implemented by the existing, fully staffed, and trained PIU and the regional staff of the MESP. The Steering Committee for the project will remain the NSPS Steering Committee, presided over by the Prime Minister’s Office and the MESP as Secretariat, including approximately 17 sectoral ministries. The MESP regional implementation capacity continues as under the parent project, and Côte d’Ivoire has a relatively extensive network of approximately 29 regional social affairs department offices (*Directions Regionales des Affaires Sociales*), overseeing a total of 98 local Social Centers (*Centres Sociaux*), distributed nationwide fairly evenly, in which a total of approximately 800 social workers serve local communities (see footnote 3). The Project Operational Manual will specify detailed roles and responsibilities, including implementation, fiduciary, and strategic decision making.

27. A new oversight role has been created by the Government under the newly created MSCLCP, responsible for coordinating poverty reduction programs across different sectors. As such, the project will be jointly implemented by both the ministries,<sup>32</sup> where the MSCLCP will retain overall oversight and coordination and the MESP will be responsible for regional implementation. This arrangement reflects the Government’s vision for the MSCLCP to strengthen coordination of pro-poor programs across sectors as outlined in the PSGOUV. The MSCLCP also oversees the IDA-financed Sahel Women’s Empowerment and Demographics operation,<sup>33</sup> allowing the MSCLCP to foster synergies with the AF on women’s empowerment.

<sup>32</sup> Detailed roles and responsibilities are specified in the Government’s letter of official correspondence dated March 25, 2019, outlining implementation arrangements and transmitted from the Ministry of Economy and Finance to the World Bank.

<sup>33</sup> World Bank. 2014). *Project Appraisal Document: Western Africa-Sahel Women's Empowerment and Demographics Project including Côte d'Ivoire (SWEDD)*, P150080. Washington, DC: World Bank.



### III. KEY RISKS

Risk Category	Rating at Approval	Current Rating
Political and Governance	● Substantial	● Substantial
Macroeconomic	● Moderate	● Substantial
Sector Strategies and Policies	● Moderate	● Moderate
Technical Design of Project or Program	● Moderate	● Moderate
Institutional Capacity for Implementation and Sustainability	● Substantial	● Substantial
Fiduciary	● Moderate	● Moderate
Environment and Social	● Moderate	● Low
Stakeholders	● Moderate	● Moderate
Overall	● Moderate	● Moderate

28. **As in the parent project, the overall risk rating for the proposed project is rated as Moderate.** Mitigating measures will continue to be implemented to address key risks. Substantial risk categories include political and governance and institutional capacity for implementation and sustainability. Key risk ratings and associated mitigation measures are described below:

29. **Macroeconomic.** Despite a favorable growth outlook of 7 percent over the mid-term, the Government aims to reduce its public budget deficit from 4 percent to 3 percent of GDP, potentially negatively affecting pro-poor spending (see footnote **Error! Bookmark not defined.**). As such, the Government's ability to mobilize its own resources for the project's sustainability may be hampered. However, the authorities plan to improve overall public financial management (FM) and boost tax revenue collection, which will support resource mobilization required for the program, in coordination with the World Bank capacity building.

30. **Political and governance.** The current climate of political uncertainty and tensions between the ruling coalition and parties may be further tested in the run-up to the presidential elections in mid-2020. The recent government reshuffle of July 2018 and change in line ministry demonstrate continuing vulnerabilities within the political and governance context, compounded with the ongoing international case involving the former president Laurent Gbagbo. The timing and design of cash transfer and economic inclusion benefits will be managed to avoid confluence with the timing of the election and any associated political initiatives. The design of the proposed AF further mitigates security risks by following the World Bank's good-practice guidelines for lending in fragile situations.

31. **Institutional capacity for implementation and sustainability.** The implementing agency risk is considered Substantial. The risk related to the PIU's fiduciary and technical capacity is considered Moderate as a result of a successful first phase of implementation. However, a new risk arises with the new institutional set-up involving two ministries, one of which (MSCLCP) is new to implementation of World Bank operations and fiduciary regulations. This risk will be mitigated by the continuity of the PIU in

managing the project, the oversight of the Steering Committee, and close implementation support by the World Bank. Strong political support to maintain implementation stability, capitalizing on prior experience under the parent project, and continuing capacity-development built into the project life cycle will help mitigate these risks further.

32. **Climate change-related risk screening.** The project has been screened for climate change and disaster risk and there are no risks related to project design or implementation nor any potential for climate change mitigation or adaptation.

#### IV. APPRAISAL SUMMARY

##### A. Economic and Financial Analysis

33. **The economic and financial analysis of the AF is based on that of the parent project, updated to reflect the most recent poverty data for 2015 and the additional economic inclusion activities.** The main economic analysis of the project is based on the impact of cash transfers in positively attenuating poverty, which would likely be strengthened further by boosting earnings potential among beneficiaries. The effects were analyzed under the parent project, estimating that the effects on attenuating poverty are positive, particularly in terms of poverty gap. The program's impact on poverty is expected to be high over the long term. Based on updates with the 2015 household survey data using the parent project's analysis of the 2008 household survey data, a program covering 125,000 households would lead to a 7.7 percent decrease in extreme poverty headcount, 10.6 percent decrease in extreme poverty gap, and 12.8 percent decrease in extreme poverty severity. A program covering all 608,201 extreme poor households in the entire country would be expected to lead to up to a 26.5 percent reduction in the incidence of extreme poverty and a 43.3 percent of the severity of extreme poverty, based on conservative assumptions (no change to behaviors or environment).

34. **The value of the economic inclusion activities on earnings, or consumption, is expected to be positive.** The framework for the economic analysis is based on a simplified cost-benefit analysis (CBA) framework, which compares the net marginal costs of the EIP per household to the net marginal benefits in terms of earnings (that is, consumption) over a period of 18 months after the EIP intervention ends. Most beneficiaries will receive in-kind economic inclusion services for 12 months (while receiving quarterly cash transfers), plus an additional 6 months of in-kind services combined with a lump-sum transfer after quarterly cash transfers end. A base-case simulation (assuming no change in context) is presented of the impact of a one-off lump-sum cash transfer of US\$124 per household and accompanying in-kind services equivalent to US\$114 per capita on earnings within 18 months. The total cost of the economic inclusion package per beneficiary head of household is equivalent to US\$238, in line with estimates elsewhere. Comparative CBA of previous livelihoods programs show that impacts can range widely, from a boost of less than 3 percent (typically in-kind support without direct lump-sum financial support) to over 20 percent (highly generous in-kind and financial support) on earnings (or consumption expenditure).<sup>34</sup> The analysis assumes an average household poverty level (FCFA 1,614,450 per household per year, or US\$2,778) and an additional FCFA 144,000 in quarterly cash transfers (US\$248), for a total of

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<sup>34</sup> Munshi, S. 2016. *Making Sustainable Reductions in Extreme Poverty: A Comparative Meta-Analysis of Livelihood, Cash Transfer and Graduation Approaches*. World Bank Group/Consultative Group to Assist the Poor (CGAP) and Innovations for Poverty Action.

FCFA 1,758,450 per household per year, or US\$3,026. The EIP package would be estimated to boost consumption expenditure (as a proxy for earnings) on average by 10 to 15 percent, or the equivalent of a net benefit of US\$65 to 216. These benefits translate to a cost benefit for the EIP of 0.30 to 0.90, respectively. In other words, for every dollar invested (net), US\$0.30 to US\$0.90 in net earnings are expected. Based on these estimates, the EIP is considered good value for money compared to other similar programs, notwithstanding additional positive social externalities associated with improving earnings and economic inclusion for poor households and women<sup>42</sup>.

35. **As described under the parent project, financial cost of the project is considered comparatively low.** A program covering 125,000 households would cost approximately US\$48.8 million per year, or 0.12 percent of GDP.<sup>35</sup> A program covering all extreme households would cost approximately US\$238 million per year, or 0.6 percent of GDP. Total program costs comprise roughly 60 percent in quarterly cash transfers, 30 percent in EIP support, and 10 percent in administration costs averaged since the launch of the program. However, under the AF, administration costs will converge to approximately 7 percent of overall program costs, as most of the start-up costs of developing the delivery system were borne under the first three years of the parent project. Administrative costs are also below the Sub-Saharan Africa average of 17 percent over the course of the first 3–5 years of the program and near the level seen in middle-income countries such as Mexico after over ten years of program implementation, or 6 percent of GDP.<sup>36</sup> These levels of expenditures are within the average for other social safety net programs in Sub-Saharan Africa of 1.2 percent and the global average of 1.6 percent.<sup>37</sup>

36. **Sustainability.** In terms of sustainability, the project is currently being financed through the Government and the IDA, comprising approximately 90 percent and 10 percent, respectively, and the Government is expected to increase its contribution gradually. The Government plans to increase the share of household cash transfers funded through the public budget, and a medium-term expenditure framework will be developed to plan medium-term financing needs and gaps. As the program is fully staffed and managed by the PIU comprising Government staff, Government ownership and institutional sustainability are deemed high. With the support to economic inclusion, beneficiaries are expected to gradually improve earnings enough to leave the program and sustain livelihoods, allowing the benefits to be sustained over time.

#### (i) Technical

37. **Similar to the parent project, the technical design is sound and based on the World Bank's global practice on developing social protection and labor systems.** The World Bank is uniquely placed to provide the combination of financial and technical support to the Government in implementing the project. In Côte d'Ivoire, no other programs exist at the scale of this project or that provide an integrated package of social protection and economic inclusion support. The focus on enhancing access to basic services through social protection and economic inclusion directly supports the World Bank's Human Capital Project.<sup>38</sup> The World Bank's Global Social Protection and Labor Strategy 2012–2022 is reflected in the project's

<sup>35</sup> GDP is assumed to be US\$40,500 million as of 2017, based on IMF World Economic Outlook statistics as of March 2018.

<sup>36</sup> Beegle, Kathleen, Aline Coudouel, and Emma Monsalve. 2018. *Realizing the Full Potential of Social Safety Nets in Africa*. Africa Development Forum. Washington, DC: World Bank.

<sup>37</sup> Beegle, Kathleen, Aline Coudouel, and Emma Monsalve. 2018. *Realizing the Full Potential of Social Safety Nets in Africa*. Africa Development Forum. Washington, DC: World Bank.

<sup>38</sup> World Bank. 2018. *The Human Capital Project*. Washington, DC: The World Bank.

multifaceted yet focused support on combining income support with fostering economic opportunities through access to markets for building household resilience. Technical collaboration with the IFC has supported the gradual scale-up of digital financial inclusion through mobile money accounts for beneficiaries with an innovative public-private partnership.<sup>39</sup> The forthcoming Côte d'Ivoire Public Expenditure Review<sup>40</sup> for social protection and labor programs will be used to develop a Mid-Term Expenditure Framework for increasing public financing for the program moving forward.

**38. The project design also builds upon prior evidence and impact evaluations on financial inclusion and livelihoods interventions in Côte d'Ivoire and beyond.** The project design has an integrated approach to supporting economic inclusion by combining demand- and supply-side<sup>41</sup> interventions, drawing on the social returns to investment in jobs.<sup>42</sup> The 2017 Côte d'Ivoire Jobs Diagnostic and ongoing Jobs Operationalization Technical Assistance (2018–2019) have provided technical analysis on employment and policy notes on options for designing employment programs, including options for including the poor in value-chain markets. Previous work has demonstrated the positive effect of promoting financial inclusion, where having a financial account increases individual savings, female empowerment, consumption and productive investment of entrepreneurs, and income for the poor, particularly among women.<sup>43</sup> A recently evaluated livelihoods intervention shows the importance for boosting earnings of combining technical and financial support through savings groups and market access in Côte d'Ivoire, as compared to training or one-off grants to beneficiaries alone<sup>44</sup>.

## (ii) Financial Management

**39.** The existing FM arrangements as specified in the Project Appraisal Document (PAD) and Operational Manual for the parent project will remain in place for the proposed AF. The FM risk is considered to be Moderate. The current FM staffing including the assignment of one financial controller and one public accountant (*agent comptable du projet*) from the Ministry of Finance to the project is adequate. The FM performance was rated Satisfactory following the supervision mission of October 2018 and the follow-up mission conducted in December 2018. Specifically, the FM arrangements will be implemented by the PIU staff, which are responsible for project implementation, financial recording, the preparation of quarterly interim financial reports (IFRs), and the management of the Designated Account (DA) and the withdrawal applications (WAs).

**40.** The conditions of effectiveness pertaining to the FM arrangements for the parent project have all been met. These conditions included the following: the PIU shall (a) hire key fiduciary staff, including an FM specialist; (b) acquire and thereafter maintain throughout the implementation of the project, the

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<sup>39</sup> IFC-World Bank. 2018. "Granting Access: Leveraging Social Payments to Expand Digital Financial Inclusion in Côte D'Ivoire." Field Note No. 11, World Bank Group, Washington, DC. This work supported the parent project and was recognized as exemplary by the World Bank's KNOWBel award initiative.

<sup>40</sup> World Bank. Forthcoming. *Côte d'Ivoire: Public Expenditure Review for Social Protection and Labor Programs*.

<sup>41</sup> Robalino, D., and I. Walker. 2017. "Lending for Jobs Operations." Jobs Working Paper No. 10, World Bank, Washington, DC.

<sup>42</sup> Robalino, D., and I. Walker. 2017. *Economic Analysis of Jobs Investment Projects*. Jobs Working Paper No. 7, World Bank Washington, DC.

<sup>43</sup> Deléchat, et al. 2018. "What Is Driving Women's Financial Inclusion Across Countries?" IMF Working Paper WP/18/38, International Monetary Fund, Washington, DC. See also: Aportela 1999; Ashraf and others, 2010; Dupas and Robinson 2009; Swamy 2013.

<sup>44</sup> World Bank. 2013. *Japan Social Fund for Development Project Proposal: Social Inclusion and Improvement of Livelihoods of Youth, Vulnerable Women and Handicapped in Post Conflict Western Cote d'Ivoire, P145750*.

accounting software in a manner acceptable to the Association; and (c) recruit and maintain throughout the implementation of the project, an external auditor with the terms of reference and qualifications satisfactory to the Association. These arrangements will continue under the AF.

41. For scale-up under the AF, the project FM risk has been assessed as Moderate. This level of risk is related to the following factors: (a) the inherent substantial risk level of the project in managing high liquidity levels, (b) the relative limited FM oversight by the Steering Committee under the parent project, (c) the design of the project which includes cash transfers to a very large number of beneficiaries located in geographically dispersed areas, (d) the additional internal control systems derived from the extension of the project activities around the country, and (e) the lack of effective internal audit function during the first phase of the project.

42. Several actions and measures will be taken to mitigate risks. Overall, the project will be supervised twice a year and provided with technical assistance during routine project supervision mission. The objective of these supervision mission is to ensure that the project FM arrangements still operate well, and funds are used for the intended purposes in an efficient, economic, and transparent manner. In addition, the capacity of the internal audit [*Inspection Générale des Finances (IGF)*], the Government-controlled institution in charge of the internal audit function of the World Bank-financed projects in Côte d'Ivoire, will be strengthened. Sufficient budget will be allocated to the IGF designated auditor under the AF to strengthen its capacity for fulfilling its mandate as internal auditor of the project in a satisfactory manner. The following actions and measures will need to be implemented in a manner satisfactory to the Bank within one to three months following the AF effectiveness date:

- (a) The allocated budget should help increase its staffing and conduct at least two full review missions per year covering procurement and the FM operations aspects of the project.
- (b) The composition, mandate, and frequency of the meetings of the Steering Committee and the beneficiary participation to be strengthened.
- (c) The configuration of the current accounting software 'TOM2PRO' to be updated.
- (d) The existing FM Operational Manual to be updated to reflect the scope of the AF.
- (e) The terms of reference of the external auditor to be revised to include the new regions and villages added to the project.

43. The PIU will be responsible for preparing the project consolidated Annual Work Planning and Budget (AWPB) based upon the agreed program to be financed. The AWPB will provide detailed information on the amount allocated to each implementing entity per activity showing unit costs and quantities. The project will submit the AWPB approved by the project's Steering Committee to the World Bank for the 'no objection', no later than November 30 of the year preceding the year the work plan should be implemented.

44. Upon loan effectiveness, transaction-based disbursements will be used. The loan will finance 100 percent of eligible expenditures inclusive of taxes. A new DA will be opened at the Central Bank, and a Project Account (PA) will be opened in a commercial bank under terms and conditions acceptable to IDA.

The ceiling of the DA will be mentioned in the Disbursement and Financial Information Letter (DFIL). An initial advance up to the ceiling of the DA will be made and subsequent disbursements will be made against submission of Statements of Expenditures (SOE), reporting on the use of the initial/previous advance. The option to disburse against submission of quarterly IFRs (also known as the report-based disbursements) could be considered, as soon as the project meets the criteria. The other methods of disbursing the funds (reimbursement, direct payment, and special commitment) will also be available for the project. The minimum value of applications for these methods is 20 percent of the DA ceiling. The project will sign and submit WAs electronically using the eSignatures module accessible from the World Bank's Client Connection website. Funds will be disbursed to decentralized or specialized implementing entities on the basis of three months budget depicted under a work plan.

45. The FM audits as specified under the parent project will continue under the AF. These include accounting reviews of project funds and field visits to monitor cash transfer payments to beneficiaries by payment service providers. Funds are transmitted from the project's DA to the payment service providers who credit the mobile money accounts of designated beneficiary household account holders. Payment providers collect and transfer payment records for all beneficiaries to the PIU on a quarterly basis following each payment, which are verified through checks done by the PIU among household beneficiaries.

46. The proposed AF will involve the same financial reporting requirements as in the parent project. At the time of the preparation of the AF, there are no overdue IFRs or audit reports for the project. The quarterly unaudited IFRs will be submitted to the World Bank within 45 days after the end of each quarter. The financing agreements will require the submission of annual audited project financial statements within six months after year-end. Project financial statements will be audited in accordance with international audit standards by an independent, experienced, and internationally recognized audit firm recruited on a competitive basis, based on terms of reference acceptable to the World Bank. The audited annual project financial statements will be publicly disclosed according to the World Bank's disclosure policy.

### **(iii) Procurement**

47. An assessment of the procurement capacity of the PIU and its experience in managing the parent project was carried out during February 2019 and was deemed adequate for the execution of the AF. Overall project management procurement risk is rated as Moderate. The assessment evaluated the following: (a) experience in procurement, (b) staff capacity, (c) capacity of filing of procurement documents, and (d) the existence of an operational manual on procurement. Most of the activities under the parent project have been implemented, with most of contracts procured. All the major contracts of the procurement plan have been awarded and the team is aware of all the procurement regulations. The procurement specialist has been trained on the preparation of the Project Procurement Strategy for Development (PPSD). The assessment concluded that the PIU capacity was acceptable to the World Bank based on its implementation of the parent project and as such will be responsible for project implementation of the AF.

48. **Guidelines.** The procurement of the restructured project (parent and AF) will conform to the new World Bank's 'Procurement Regulations for IPF Borrowers', dated July 2016, revised November 2017 and August 2018, which have replaced the 'Guidelines: Procurement of Goods, Works, and Non-Consulting

Services under IBRD Loans and IDA Credits and Grants by World Bank Borrowers’ and the ‘Guidelines: Selection and Employment of Consultants under IBRD Loans and IDA Credits and Grants by World Bank Borrowers’, both dated January 2011 and revised in July 2014. ‘Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants’, dated October 15, 2006, and revised in January 2011 and as of July 1, 2016, will continue to apply.

49. **Procurement documents.** Procurement arrangements in place for the parent project will continue under AF implementation. The PIU will continue to update the procurement plan as required and at least annually to reflect the project's actual implementation needs and any changes in institutional capacity. In accordance with paragraph 5.9 of the World Bank’s Procurement Regulations for IPF Borrowers” dated July 1, 2016; revised on November 1, 2017 and August 1, 2018 (Procurement Regulations), the recipient shall use the World Bank’s online procurement planning and tracking tools (STEP) to prepare, clear, and update procurement plans and conduct all procurement transactions as required for the proposed AF. As for the parent project, procurement will be carried out using the World Bank’s Standard Bidding Documents (SBD) for all International Competitive Bidding (ICB) for goods and works and for standard Request for Proposal (RFP) for the selection of consultants through competitive procedures.

50. **Frequency of procurement reviews and supervision.** The World Bank’s prior and post reviews will be carried out on the basis of thresholds indicated in the World Bank’s procurement regulations. IDA will conduct six-monthly supervision missions and annual Post Procurement Reviews (PPR) with a post-review of at least one out of five contracts. IDA may also conduct an independent procurement review at any time until two years after the closing date of the project.

51. The recipient will update the Project Operational Manual to reflect the Procurement Regulations. A new Decree No. °2015-475 in Côte d’Ivoire, dated July 1, 2015, increases contract signature and approval threshold significantly. The updated Project Operational Manual will reflect these updates for the AF.

#### **(iv) Social (including Safeguards)**

52. **Poverty and gender impacts.** The expected poverty and gender impacts of the AF are High. The benefits to households in rural communities, the poorest populations, children, and women observed under the current project are expected to continue. As the initial phase of implementation of jobs support focused on rural communities where poverty is highest, the pro-poor effects on access to identification and registration into the social registry for targeting services, access to cash transfers, and livelihoods benefits are evident. With approximately 107,000 rural households now included in the social registry, including a registry identification number and data on national identification card coverage, the project has allowed a significant share of these households to benefit from public services in terms of cash transfers, birth registration and health insurance coverage, as well as targeting for future extension of national identification cards. The project has helped boost women’s participation in household budget management. While approximately 15 percent of households registered were headed by a female, 51 percent of cash transfer account recipients were female. As such, most households designated females as cash transfer recipients for whom mobile money accounts and phones were allocated based on criteria for cash transfer recipients, improving financial inclusion as indicated by an uptake of mobile money account among women.

53. **Social safeguards:** Risks to social safeguards are rated as Low. Given that the type of activities that will be implemented under the AF are the same as under the parent project, the same social risks (including safeguards) identified in the parent project apply. The project bears limited social and/or political risk, as it has been implemented successfully since 2015 without major incident to household or communities. Nonetheless, any limited risks involving any unintended exclusions of eligible households from project activities have been managed due to a well-functioning GRM in place and transparent community validation. In addition, economic inclusion activities focus on digital communication, organizational and the FM capacity-building activities, and as such, project activities are not expected to induce any negative physical or economic impacts, nor land acquisition. Therefore, the World Bank's resettlement policy (OP/BP 4.12) is not triggered under this AF. To avoid any potential unexpected risks, the Project Operational Manual's negative list and the World Bank supervision will continue to monitor and ensure that any community activities or proposals that may trigger OP/BP 4.12 are not financed or supported under this operation.

54. The risk of gender-based violence is considered low, as the project does not involve civil works nor any activities expected to negatively impact women's safety. The GRM will also be used to capture any potential gender-based violence risks.

**(v) Environment (including Safeguards)**

55. **Environmental safeguards.** The AF is rated as a Category C project and the risks to environmental safeguards are Low, consistent with the parent project. Given the type of activities that will be implemented under this AF are the same as that of the parent project, the same environmental risks including safeguards specified in the parent project apply. Regarding the economic inclusion activities, they will involve financial and technical support to enhance digital communication, coordination, and the FM. As such, these activities are not expected to lead to any significant impacts on either the natural or physical environment. Nonetheless, to avoid any potential unexpected risks, the Project Operational Manual's negative list and the World Bank supervision will continue to monitor and ensure that any community activities or proposals that may trigger risks to environmental safeguards are not financed or supported under this operation.

56. The risk of negative climate and disaster impacts is considered negligible, as the project does not include any civil works or activities which would be expected to cause detrimental effects. The project is not expected to provide any notable climate mitigation or adaptation co-benefits, given that the design focuses largely on providing financial support to improve household-level consumption and investment among the poorest populations.

**(vi) Other Safeguard Policies (if applicable)**

57. Not applicable.

**V. WORLD BANK GRIEVANCE REDRESS**

58. Communities and individuals who believe that they are adversely affected by a World Bank (WB) supported project may submit complaints to existing project-level grievance redress mechanisms or the WB's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed



in order to address project-related concerns. Project affected communities and individuals may submit their complaint to the WB's independent Inspection Panel which determines whether harm occurred, or could occur, as a result of WB non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the World Bank's attention, and Bank Management has been given an opportunity to respond. For information on how to submit complaints to the World Bank's corporate Grievance Redress Service (GRS), please visit <http://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>. For information on how to submit complaints to the World Bank Inspection Panel, please visit [www.inspectionpanel.org](http://www.inspectionpanel.org).

## VI SUMMARY TABLE OF CHANGES

	Changed	Not Changed
Implementing Agency	✓	
Project's Development Objectives	✓	
Results Framework	✓	
Components and Cost	✓	
Loan Closing Date(s)	✓	
Cancellations Proposed		✓
Reallocation between Disbursement Categories		✓
Disbursements Arrangements		✓
Safeguard Policies Triggered		✓
EA category		✓
Legal Covenants		✓
Financial Management		✓
Procurement		✓
Other Change(s)		✓

## VII DETAILED CHANGE(S)

### IMPLEMENTING AGENCY

Implementing Agency Name	Type	Action
Ministry of Employment and Social Protection	Line Ministry/Ministerial Department	No Change
Ministry of Solidarity and Poverty Reduction	Line Ministry/Ministerial Department	New

## PROJECT DEVELOPMENT OBJECTIVE

### Current PDO

The project development objective (PDO) is to provide cash transfers to poor households in selected regions and develop the foundations of a social safety net system.

### Proposed New PDO

To improve access to cash transfers and earnings opportunities among poor households and develop a social protection delivery system.

## COMPONENTS

Current Component Name	Current Cost (US\$, millions)	Action	Proposed Component Name	Proposed Cost (US\$, millions)
Cash Transfer "Plus" Program to Poor Households	38.00	Revised	Digital Cash Transfer "Plus" Economic Inclusion Program	129.00
Developing the Foundations of a Social Safety Net System	8.00	Revised	Developing the Social Protection Delivery System	15.00
Project Management, Monitoring and Evaluation	4.00	Revised	Project Management, Monitoring and Evaluation	6.00
<b>TOTAL</b>	<b>50.00</b>			<b>150.00</b>

## LOAN CLOSING DATE(S)

Ln/Cr/Tf	Status	Original Closing	Current Closing(s)	Proposed Closing	Proposed Deadline for Withdrawal Applications
IDA-56480	Effective	30-Oct-2020	30-Oct-2020	30-Oct-2024	28-Feb-2025

## Expected Disbursements (in US\$)

Fiscal Year	Annual	Cumulative
2015	0.00	0.00
2016	3,000,000.00	3,000,000.00
2017	2,000,000.00	5,000,000.00
2018	10,000,000.00	15,000,000.00

2019	15,000,000.00	30,000,000.00
2020	20,000,000.00	50,000,000.00
2021	25,000,000.00	75,000,000.00
2022	35,000,000.00	110,000,000.00
2023	35,000,000.00	145,000,000.00
2024	5,000,000.00	150,000,000.00
2025	0.00	150,000,000.00

**SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)**

Risk Category	Latest ISR Rating	Current Rating
Political and Governance	● Substantial	● Substantial
Macroeconomic	● Substantial	● Substantial
Sector Strategies and Policies	● Moderate	● Moderate
Technical Design of Project or Program	● Moderate	● Moderate
Institutional Capacity for Implementation and Sustainability	● Substantial	● Substantial
Fiduciary	● Moderate	● Moderate
Environment and Social	● Low	● Low
Stakeholders	● Moderate	● Moderate
Other		
Overall	● Moderate	● Moderate

**LEGAL COVENANTS – Social Protection and Economic Inclusion Project (Productive Social Safety Net Additional Financing) (P167623)**

Sections and Description
Financing Agreement: Mid Term Review   Description: not later than three (3) years after Effectiveness, undertake, through an independently recruited entity acceptable to the Association, as well as the Association’s Project team, a comprehensive mid-term review and evaluation of the Project to assess and exchange views on all matters relating to the progress of the Project, the Recipient’s performance of its obligations under this Agreement, and the performance of the various implementation bodies at the central, district and community levels.
Financing Agreement: Mid Term Review   Description: following the mid-term review, promptly and diligently take any and all corrective measures necessary to remedy any shortcoming noted in the implementation of the Project,

or to implement such other measures as may be required in furtherance of the Project’s objective.

**Conditions**

Type	Description
Effectiveness	The Recipient has updated and adopted the Project Implementation Manual, in form and substance acceptable to the Association.
Disbursement	No withdrawal shall be made for payments under Category (1) until and unless all proceeds under Category (1) of the table under Section IV.A.2 of Schedule 2 to the Original Financing Agreement have been withdrawn.
Disbursement	No withdrawal shall be made for payments under Category (2) until and unless all proceeds under Category (2) of the table under Section IV.A.2 of Schedule 2 to the Original Financing Agreement have been withdrawn.



VIII. RESULTS FRAMEWORK AND MONITORING

Results Framework

COUNTRY: Cote d'Ivoire

Social Protection and Economic Inclusion Project (Productive Social Safety Net Additional Financing)

Project Development Objective(s)

To improve access to cash transfers and earnings opportunities among poor households and develop a social protection delivery system.

Project Development Objective Indicators by Objectives/ Outcomes

Indicator Name	DLI	Baseline	Intermediate Targets									End Target
			1	2	3	4	5	6	7	8	9	
<b>Access to cash transfers and earning opportunities among poor households improved (Action: This Objective has been Revised)</b>												
Beneficiaries of Safety Nets programs (number) (CRI, Number)	0.00	0.00	0.00	30,000.00	210,000.00	210,000.00	300,000.00	525,000.00	750,000.00	750,000.00	750,000.00	750,000.00
<b>Action: This indicator has been Revised</b>												
Designated recipients of Safety Nets programs - Female (Number)	0.00	0.00	0.00	2,500.00	17,500.00	17,500.00	25,000.00	37,500.00	37,500.00	37,500.00	37,500.00	37,500.00



Indicator Name	DLI	Baseline	Intermediate Targets									End Target
			1	2	3	4	5	6	7	8	9	
<i>Action: This indicator has been Revised</i>												
Number of beneficiary households of cash transfers, Total (Number)	0.00	0.00	5,000.00	35,000.00	35,000.00	50,000.00	87,500.00	125,000.00	125,000.00	125,000.00	125,000.00	125,000.00
<i>Action: This indicator has been Revised</i>												
Number of beneficiary households of cash transfers, of which headed by female (Number)	0.00	0.00	750.00	5,250.00	5,250.00	7,500.00	17,500.00	37,500.00	37,500.00	37,500.00	37,500.00	37,500.00
<i>Action: This indicator has been Revised</i>												
Share of households reporting an increase in earnings (Percentage)	0.00	0.00	0.00	0.00	0.00	15.00	35.00	50.00	65.00	70.00	70.00	70.00
<i>Action: This indicator has been Revised</i>												
Share of households reporting an increase in earnings (female)	0.00	0.00	0.00	0.00	0.00	12.00	30.00	45.00	60.00	65.00	65.00	65.00



Indicator Name	DLI	Baseline	Intermediate Targets									End Target
			1	2	3	4	5	6	7	8	9	
(Percentage)												
<b>Action: This indicator has been Revised</b>												
<b>Social protection delivery system developed (Action: This Objective has been Revised)</b>												
Number of households registered in social registry (Number)		0.00	15,000.00	105,000.00	105,000.00	105,000.00	150,000.00	312,500.00	312,500.00	312,500.00	312,500.00	312,500.00
<b>Action: This indicator has been Revised</b>												
Share of payments using the project's digital payment delivery system that are made on time, as specified in PIM (Percentage)		0.00	0.00	0.00	0.00	0.00	85.00	85.00	85.00	90.00	90.00	90.00
<b>Action: This indicator is New</b>												





**Intermediate Results Indicators by Components**

Indicator Name	DLI	Baseline	Intermediate Targets									End Target
			1	2	3	4	5	6	7	8	9	
<b>Digital Cash Transfer "Plus" Economic Inclusion Program (Action: This Component has been Revised)</b>												
Share of cash transfer beneficiaries receiving payments in a timely manner according to frequency specified in the PIM (Percentage)		0.00	0.00	50.00	70.00	85.00	85.00					85.00
<b>Action: This indicator has been Marked for Deletion</b>												
Number of beneficiary households participating in economic inclusion activities (Number)		0.00	0.00	0.00	0.00	0.00	50,000.00	75,000.00	90,000.00	90,000.00	90,000.00	90,000.00
<b>Action: This indicator is New</b>												
Share of female beneficiaries participating in economic inclusion activities (female) (Percentage)		0.00	0.00	0.00	0.00	0.00	0.00	20.00	25.00	30.00	30.00	30.00



Indicator Name	DLI	Baseline	Intermediate Targets									End Target
			1	2	3	4	5	6	7	8	9	
<i>Action: This indicator is New</i>												
<b>Developing the Social Protection Delivery System (Action: This Component has been Revised)</b>												
Digital cash transfer payment system developed, including quality assurance (QA) (Text)		Not developed	Developed	Validated and adopted	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Fully operational protocol in place.
<i>Action: This indicator has been Revised</i>												
Social registry developed, including Quality Assurance (QA) (Text)		Not developed	Not developed	Not developed	Not developed	Not developed	Developed	Validated and functional	Quality Assurance	Quality Assurance	Quality Assurance	Fully operational protocol in place.
<i>Action: This indicator has been Revised</i>												
Targeting system for the cash transfer program developed, including Quality Assurance (QA) (Text)		Not developed	Developed	Piloted, Validated and adopted	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Fully operational protocol in place
<i>Action: This indicator has been Revised</i>												
<b>Project Management, Monitoring and Evaluation</b>												



Indicator Name	DLI	Baseline	Intermediate Targets									End Target	
			1	2	3	4	5	6	7	8	9		
Communication platform and grievance redress mechanism designed and implemented, including quality assurance (QA) spot checks (Text)		Not developed	Protocol designed	Piloted	Validated and adopted	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Fully operational protocol in place.
<b>Action: This indicator has been Revised</b>													
GRM receiving and responding to complaints within the timeframe specified in the PIM (Percentage)		0.00	0.00	0.00	0.00	0.00	80.00	85.00	90.00	95.00	95.00	95.00	95.00
<b>Action: This indicator is New</b>													
Management information system (MIS) developed, including quality assurance (QA) (Text)		Not developed	Developed	Validated and adopted	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Quality Assurance	Fully operational protocol in place.
<b>Action: This indicator has been Revised</b>													
Project financial audits and monitoring and evaluation (M&E)		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes



Indicator Name	DLI	Baseline	Intermediate Targets									End Target
			1	2	3	4	5	6	7	8	9	
reports are disclosed on time (Yes/No)												
<i>Action: This indicator has been Revised</i>												
Impact evaluation survey data collection completed (Text)		Not started	NA	NA	NA	Baseline survey data collection completed	NA	Follow up data collection completed	Impact evaluation report completed	Impact evaluation report completed	Impact evaluation report completed	Impact evaluation report completed
<i>Action: This indicator has been Revised</i>												

**Monitoring & Evaluation Plan: PDO Indicators**

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Beneficiaries of Safety Nets programs (number)		Quarterly	Project management information system (MIS) and monitoring and evaluation (M&E) Database		UGP



Designated recipients of Safety Nets programs - Female	This indicator measures the number of designated mobile money account holders who receive cash transfers on behalf of the household and are female in SSN programs. This indicator will yield a measure of gender parity in recipients of cash transfers (in absolute numbers)	Quarterly	Project MIS/M&E Database		UGP
Number of beneficiary households of cash transfers, Total	Total number of beneficiary households of cash transfers.	Quarterly	Project MIS/M&E Database		UGP
Number of beneficiary households of cash transfers, of which headed by female	Total number of beneficiary households of cash transfers headed by a woman. Initial data shows 15 percent of beneficiary households are headed by a woman. The final target is 30 percent.	Quarterly	Project MIS/M&E Database		UGP
Share of households reporting an increase in earnings	Share of households with at least one member (head of household, recipient or designee) participating in economic inclusion activities, as specified in PIM, reporting that they were able to increase their earnings following participation. The same	Annual	Project implementation reports		UGP



	measure will be collected for all households, whether or not they have participated in all project activities.				
Share of households reporting an increase in earnings (female)	Share of households with at least one female member (head of household, recipient or designee) participating in economic inclusion activities, as specified in PIM, reporting that they were able to increase their earnings following participation. The same measure will be collected for all households, whether or not they have participated in all project activities. Initial data shows 15 percent of beneficiary households are headed by a female. The final target is 30 percent.	Annual	Project implementation reports		UGP
Number of households registered in social registry	Number of households registered in the project's registry. In 2019, the development of a unique social registry was underway, and it is expected that the	Annual	Project MIS/M&E Database		UGP



	households registered in the project's registry will migrate into the government's social registry. Assuming 2.5 households are needed to identify 1 beneficiary household				
Share of payments using the project's digital payment delivery system that are made on time, as specified in PIM	Share of payments delivered through the digital payment system developed under the project, that are made on time, as specified in PIM	Annual	MIS/M&E data base		UGP

**Monitoring & Evaluation Plan: Intermediate Results Indicators**

Indicator Name	Definition/Description	Frequency	Datasource	Methodology for Data Collection	Responsibility for Data Collection
Share of cash transfer beneficiaries receiving payments in a timely manner according to frequency specified in the PIM		UGP	Project MIS/M&E Database		Bi-annual
Number of beneficiary households participating in economic inclusion activities	Number of beneficiary households that participate in activities offered under the Economic Inclusion Platform, as specified in PIM	Annual	Project MIS/M&E Database		UGP
Share of female beneficiaries participating in economic inclusion	Percentage of women among the participants of	Annual	Project MIS/M&E		UGP



activities (female)	the activities offered under the Economic Inclusion Platform, as specified in the PIM.		data base		
Digital cash transfer payment system developed, including quality assurance (QA)	Protocol specifying payment mechanisms and contracting with payment agencies is available.	Annual	Project Implementation Reports		UGP
Social registry developed, including Quality Assurance (QA)	Social registry, unique identifier system and associated manual on use and access is available.	Annual	Project Implementation Reports		UGP
Targeting system for the cash transfer program developed, including Quality Assurance (QA)	Targeting protocol validated and adopted.	Annual	Project Implementation Reports		UGP
Communication platform and grievance redress mechanism designed and implemented, including quality assurance (QA) spot checks	Communication and grievance redress tools and protocol developed, including routine evaluation of their implementation	Annual	Project Implementation Reports		UGP
GRM receiving and responding to complaints within the timeframe specified in the PIM	Share of grievances received through the GRM developed under the project, that were addressed within the timeframe specified in the PIM	Yearly	Project implementation reports	UGP	
Management information system (MIS) developed, including quality assurance (QA)	MIS designed and implemented as described in PIM.	Annual	Project Implementation Reports		UGP





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Project financial audits and monitoring and evaluation (M&E) reports are disclosed on time	M&E reports on project implementation and results framework available and key results publicly disclosed as described in PIM.	Quarterly	Project Implementation Reports		UGP based on M&E system, audit firm and survey firm reports
Impact evaluation survey data collection completed	Impact evaluation data collection and report completed as described in PIM	Annual	Project Implementation Reports		UGP

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